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28. (Amended) A system according to claim 27, wherein the fifth information further comprises a first selectable telephone number comprised of one of said reference codes and an identification code of the payee (14, 46) which constitutes the admissible identification code.

29. (Amended) A system according to claim 27 or 28, wherein the fifth information further comprises the admissible identification code by means of an access telephone number of the payee (14,46); said access telephone number being associated to at least a first menu comprised of the reference codes, the products or services identified respectively by each of said reference codes and the price of each of said products or services.

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35. (Amended) A system according to claim 1, wherein the first verifying means (20a) of the first server (20) further comprise complementary verifying means (20q) being associated to the selecting means (20h), for verifying if the admissible identification code that has been verified by the first verifying means (20a) in said first message received from a payer (13) identified by a first admissible telephone number containing a transaction request that has been verified by the second verifying means (20b), corresponds to a second admissible telephone number from among the admissible telephone numbers of a digital mobile telephone (41) comprised within the first information contained in the first data storage means (22); the complementary verifying means (20q) generating a fourth acceptance message if said complementary verifying means detect that the second admissible telephone number corresponds to a payee (40), said fourth acceptance message being processable by the confirmation message generating means (20g); the rejection message generating means (20f) generate a rejection message if the fourth message has not been generated.

36. (Amended) A system according to claim 35, wherein
the confirmation message generating means (20g) generate a first confirmation message if said confirmation message generating means detect the first, second, third and fourth acceptance message, said first confirmation message containing an identification

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of the payer (13), an identification of the transaction and a petition for conformity to the payee (40) identified in the first message; said petition for conformity comprising a request of transmission of the safety parameter, said confirmation message generating means transmitting the confirmation message to the mobile telephone (41) of the payee (40) identified by the second admissible telephone number through the telecommunication means (18,19) selected by the selecting means;

the third verifying means (20c) furthermore verify if the safety parameter transmitted from the mobile telephone (41) in response to the petition for conformity, satisfies the safety criterion associated to the second admissible telephone number, said third verifying means (20c) generating a fifth acceptance message when said parameter satisfies said safety criterion;

the authorization means (20e) authorize the account management means (20d) when said fifth acceptance message has been generated;

the confirmation message generating means (20g) generate and transmit a second confirmation message to the mobile telephone (16) of the payer (13) and to the mobile telephone (41) of the payee (40).
